

Snell & Wilmer

L.L.P.

LAW OFFICES

One Arizona Center
400 East Van Buren
Phoenix, Arizona 85004-2202
(602) 382-6000
Fax: (602) 382-6070
www.swlaw.com

RECEIVED
CENTRAL FAX CENTER

JUL 05 2005

PHOENIX, ARIZONA
TUCSON, ARIZONA
IRVINE, CALIFORNIA
SALT LAKE CITY, UTAH
DENVER, COLORADO
LAS VEGAS, NEVADA

JUL 05 2 58

FACSIMILE TRANSMISSION

DATE: July 5, 2005

TIME IN:
TIME OUT:

TO:

Name	Fax Number	Phone Number
MAIL STOP AMENDMENT U.S. Patent and Trademark Office	703/872-9306	

FROM: Howard Sobelman

PHONE: 602-382-6228

RE: U.S. Serial No. 10/051,645

MESSAGE:

Amendment and Reply (12 pgs.)

Thank you.
Howard Sobelman

Please confirm receipt of this facsimile.

ORIGINAL DOCUMENT: Will not be sent

NUMBER OF PAGES (Including Cover):

13

CONFIRMATION NO.:

CLIENT MATTER NO.: 38488.0200

PLEASE RETURN TO:

Debbie Mier
15s04

PERSONAL FAX:

No

REQUESTOR:

Howard
Sobelman

DIRECT LINE:

602-382-6228

IF YOU HAVE NOT PROPERLY RECEIVED THIS TELECOPY, PLEASE CALL US AT (602) 382-6075.
OUR FACSIMILE NUMBER IS (602) 382-6070.

THE INFORMATION CONTAINED IN THIS FACSIMILE MESSAGE IS ATTORNEY PRIVILEGED AND CONFIDENTIAL INFORMATION INTENDED ONLY FOR THE USE OF THE INDIVIDUAL OR ENTITY NAMED ABOVE. IF THE READER OF THIS MESSAGE IS NOT THE INTENDED RECIPIENT, OR THE EMPLOYEE OR AGENT RESPONSIBLE TO DELIVER IT TO THE INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT ANY DISSEMINATION, DISTRIBUTION OR COPYING OF THIS COMMUNICATION IS STRICTLY PROHIBITED. IF YOU HAVE RECEIVED THIS COMMUNICATION IN ERROR, PLEASE IMMEDIATELY NOTIFY US BY TELEPHONE, AND RETURN THE ORIGINAL MESSAGE TO US AT THE ABOVE ADDRESS VIA THE U.S. POSTAL SERVICE. THANK YOU.

JUL 05 2005

CERTIFICATE OF FACSIMILE PURSUANT TO 37 C.F.R. § 1.8

I hereby certify that this correspondence is being transmitted via facsimile to the United States Patent and Trademark Office at (703) 872-9306 and is addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on:

Date: July 5, 2005By: Deborah G. MinIN THE UNITED STATES PATENT AND
TRADEMARK OFFICE

Applicant(s):	Guy J. Labelle, et al	Docket No.:	38488.0200	Patent
Serial No.:	10/051,645	Group Art Unit:	3626.	
		Confirmation No.:	8725	
Filed:	January 18, 2002	Examiner:	A. Kalinowski	
Title:	SYSTEM AND METHOD FOR DISPENSING INSURANCE THROUGH A COMPUTER NETWORK			

REPLY AND AMENDMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

In reply to the Office Action mailed April 6, 2005, of which this Reply is filed within the shortened statutory period for reply, please enter the following amendments and consider the following remarks.

Amendments to the Claims are reflected in the listing of the claims which begins on Page 2 of this paper.

Remarks begin on page 10 of this paper.